



Attorney's Doc. No. 8514-100

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Ned HOFFMAN, et al.

Serial No. 09/215,058

Examiner: James W. MYHRE

Confirmation No. 7856

Filed: December 17, 1998

Group Art Unit: 3622

For: **TOKENLESS FINANCIAL ACCESS SYSTEM**

Mail Stop Appeal Brief – Patents  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**APPELLANT'S BRIEF  
UNDER 37 C.F.R. § 41.37**

Appeal is taken from the Examiner's Office Action mailed July 21, 2004 finally rejecting claims 1-12 and 23-31 in this application.

This Appeal Brief is further to the Notice of Appeal mailed in this case on October 21, 2004.

The fees required under §41.20(b)(1) are dealt with in the accompanying TRANSMITTAL OF APPEAL BRIEF.

This Brief is transmitted in triplicate.

This Brief contains these items under the following headings, and in the order set forth below.

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